

Information to identify the case:

Debtor 1	<u>Tenisha L. Torrence</u>	Social Security number or ITIN	xxx-xx-0780
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-16026-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tenisha L. Torrence

7/13/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tenisha L. Torrence
 Debtor

Case No. 15-16026-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db
 cr
 515427009 +Tenisha L. Torrence, 76 Vanderbilt Ct, Sicklerville, NJ 08081-2916
 515520179 +Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
 515474564 +Bank Of America, PO Box 941000, Simi Valley, CA 93094-1000
 515427019 +Bank of America NA, Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 516678102 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515576644 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NationStar Mortgage, 350 Highland Dr, Lewisville, TX 75067)
 515427021 +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue,, Suite 100, Boca Raton, FL 33487-2853
 515427022 +Nationstar Mortgage, LLC, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 515427022 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
 515427024 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Divison Of Taxation, P.O. Box 245, Trenton, NJ 08695)
 515427024 +United Collections Bureau Inc, Po Box 1448, Maumee, OH 43537-8448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 23:35:52 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 13 2018 23:35:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515427008 +E-mail/Text: bankruptcy@pepcoholdings.com Jul 13 2018 23:35:24 Atlantic City Electric, Pepco Holdings Inc, Bankruptcy Division, 5 Collins Drive Suite 2133, Carneys Point, NJ 08069-3600
 515547598 +EDI: BANKAMER.COM Jul 14 2018 03:03:00 Bank of America, N.A., Bankruptcy Department, P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012
 515564058 +E-mail/Text: bncmail@w-legal.com Jul 13 2018 23:36:04 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515427011 EDI: CITICORP.COM Jul 14 2018 03:13:00 Citi Cards, PO Box 182564, Columbus, OH 43218
 515427010 EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Capital One Bank, Po Box 30281, Salt Lake City, CT 84130-0281
 515557256 +E-mail/Text: bankruptcy@cavps.com Jul 13 2018 23:36:16 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 515427012 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jul 13 2018 23:36:34 Comcast, PO Box 3006, Southeastern, PA 19398-3006
 515427013 +EDI: IRS.COM Jul 14 2018 03:13:00 Internal Revenue Service, 1601 Market Street, Philadelphia, PA 19103-2301
 515427017 EDI: RMSC.COM Jul 14 2018 03:13:00 JCPenney, Po Box 960090, Orlando, FL 32896-0090
 515427018 EDI: TSYS2.COM Jul 14 2018 03:13:00 Macys, P.O Box 183083, Columbus, OH 43218-3083
 515427020 EDI: WFNNB.COM Jul 14 2018 03:13:00 New York & Co, PO Box 659728, San Antonio, TX 78265-9728
 515664146 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery Associates, LLC, c/o JC Penney Credit Card, POB 41067, Norfolk VA 23541
 515552336 EDI: Q3G.COM Jul 14 2018 03:13:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 515488603 +E-mail/Text: bncmail@w-legal.com Jul 13 2018 23:36:04 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515427023 EDI: WTRRNBBANK.COM Jul 14 2018 03:13:00 Target Card Services, PO Box 660170, Dallas, TX 75266-0170
 515427025 +EDI: TSYS2.COM Jul 14 2018 03:13:00 US Airways, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 516868770 EDI: ECAST.COM Jul 14 2018 03:13:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
 515552762 EDI: ECAST.COM Jul 14 2018 03:13:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515427014* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)
 515427016* Internal Revenue Service, Special Procedure Branch, PO Box 744, Springfield, NJ 07081-0744
 515427015* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 515580293* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)

TOTALS: 0, * 4, ## 0

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 31

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor NATIONSTAR MORTGAGE, LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage, LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Seymour Wasserstrum on behalf of Debtor Tenisha L. Torrence mylawyer7@aol.com,
ecf@seymourlaw.net

TOTAL: 6